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U.S. APPLICATION NUMBER NO.	FIRST NAMED APPLICANT	ATTY. DOCKET NO.
10/586,436	Robert Akins	BANKS 04.01

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INTERNATIONAL APPLICATION NO.	
PCT/US05/01183	
I.A. FILING DATE	PRIORITY DATE
01/14/2005	01/15/2004

CONFIRMATION NO. 5604
371 FORMALITIES LETTER



OC000000027961737

Date Mailed: 01/29/2008

**NOTIFICATION OF MISSING REQUIREMENTS UNDER 35 U.S.C. 371
IN THE UNITED STATES DESIGNATED/ELECTED OFFICE (DO/EO/US)**

The following items have been submitted by the applicant or the IB to the United States Patent and Trademark Office as an Elected Office (37 CFR 1.495):

- Indication of Small Entity Status
- Priority Document
- Copy of the International Application filed on 07/17/2006
- Copy of the International Search Report filed on 07/17/2006
- Copy of IPE Report filed on 07/17/2006
- Preliminary Amendments filed on 07/17/2006
- Information Disclosure Statements filed on 11/27/2007
- Small Entity Statement filed on 07/17/2006
- U.S. Basic National Fees filed on 07/17/2006
- Priority Documents filed on 07/17/2006
- Specification filed on 07/17/2006
- Claims filed on 07/17/2006
- Abstracts filed on 07/17/2006
- Drawings filed on 07/17/2006

The applicant needs to satisfy supplemental fees problems indicated below.

The following items **MUST** be furnished within the period set forth below in order to complete the requirements for acceptance under 35 U.S.C. 371:

- Oath or declaration of the inventors, in compliance with 37 CFR 1.497(a) and (b), identifying the application by the International application number and international filing date.
- To avoid abandonment, a surcharge (for late submission of filing fee, search fee, examination fee or oath or declaration) as set forth in 37 CFR 1.492(h) of \$65 for a small entity in compliance with 37 CFR 1.27, must be submitted with the missing items identified in this letter.

SUMMARY OF FEES DUE:

Total additional fees required for this application is **\$65** for a Small Entity:

- **\$65** Surcharge.

ALL OF THE ITEMS SET FORTH ABOVE MUST BE SUBMITTED WITHIN TWO (2) MONTHS FROM THE DATE OF THIS NOTICE OR BY 32 MONTHS FROM THE PRIORITY DATE FOR THE APPLICATION, WHICHEVER IS LATER. FAILURE TO PROPERLY RESPOND WILL RESULT IN ABANDONMENT.

The time period set above may be extended by filing a petition and fee for extension of time under the provisions of 37 CFR 1.136(a).

Applicant is reminded that any communications to the United States Patent and Trademark Office must be mailed to the address given in the heading and include the U.S. application no. shown above (37 CFR 1.5)

Registered users of EFS-Web may alternatively submit their reply to this notice via EFS-Web.

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If you are not using EFS-Web to submit your reply, you must include a copy of this notice.

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